

Fill in this information to identify the case:

Debtor 1 Jason Dwayne Marsh

Debtor 2 Julie Lynn Marsh
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1612573

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
Wells Fargo Bank, NA

Court claim no. (if known): 1

Date of payment change:

Must be at least 21 days after date
of this notice

07/01/2018

Last 4 digits of any number you use to
identify the debtor's account:

8 5 5 1

New total payment:

Principal, interest, and escrow, if any \$ 1824.68

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 593.00

New escrow payment: \$ 543.58

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Regan C Address _____ Date 05/18/2018
Signature

Print: ADDRESS,REGAN C _____ VP Loan Documentation _____
First Name Middle Name Last Name Title

Company Wells Fargo Bank, N.A. _____

Address MAC N9286-01Y _____
Number Street
1000 Blue Gentian Road _____
Address 2
Eagan MN 55121-7700
City State ZIP Code

Contact phone 800-274-7025 _____ NoticeOfPaymentChangeInquiries@wellsfargo.com
Email

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio

Chapter 13 No. 1612573

Judge: Jeffery P. Hopkins

In re:

Jason Dwayne Marsh & Julie Lynn Marsh

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before May 21, 2018 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

Jason Dwayne Marsh
7229 Austin Woods Lane

Cincinnati OH 45227

By U.S. Postal Service First Class Mail Postage Prepaid

Julie Lynn Marsh
7229 Austin Woods Lane

Cincinnati OH 45227

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

Eric A Steiden
Steiden Law Offices
411 Madison Avenue

Covington KY 41011

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

Margaret A Burks
Trustee
600 Vine Street
Suite 2200
Cincinnati OH 45202

/s/Regan C Andress

VP Loan Documentation

Wells Fargo Bank, N.A.



Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547






Escrow Review Statement

For informational purposes only

Statement Date: May 8, 2018
Loan number: XXXXXXXXXX
Property address:
7229 AUSTIN WOODS LANE
COLERAIN OH 45247

JASON MARSH
JULIE MARSH
7229 AUSTIN WOODS LN
CINCINNATI OH 45247-1301

Customer Service

-  **Online**
wellsfargo.com
-  **Telephone**
1-800-340-0473
-  **Correspondence**
PO Box 10335
Des Moines, IA 50306
-  **Hours of operation**
Mon - Fri 7 a.m. - 7 p.m. CT
-  **To learn more, go to:**
wellsfargo.com/escrow

We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

Because the amounts billed for the escrow items can change over time, we review the escrow account to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- **Required minimum balance:** The escrow account balance is projected to be above the required minimum balance. This means there is an **overage**.
- **Future payments:** Based on what we expect to pay, as of July 1, 2018, the escrow portion of the payment will **decrease**.

The escrow account has an overage of
\$718.22

Part 1 - Mortgage payment

New Payment

The new total payment will be **\$1,824.68**

	Current payment	New payment
Principal and/or interest	\$1,281.10	\$1,281.10
Escrow payment	\$593.00	\$543.58
Total payment amount	\$1,874.10	\$1,824.68

No action required

Starting **July 1, 2018** the new contractual payment amount will be **\$1,824.68**

Note: If this is an adjustable rate mortgage (ARM), a separate notice will be sent before the payment is scheduled to change.

See Page 2 for additional details.

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$3,559.11. For the coming year, we expect the amount paid from escrow to be \$6,522.85.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the total amount by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods.

Escrow comparison

	08/16 - 07/17 (Actual)	04/17 - 03/18 (Actual)	07/17 - 05/18 (Actual)	07/18 - 06/19 (Projected)		# of months		New monthly escrow amount
Property taxes	\$5,945.79	\$5,525.59	\$2,610.99	\$5,525.59	÷	12	=	\$460.47
Property insurance	\$1,049.82	\$948.12	\$948.12	\$997.26	÷	12	=	\$83.11
Total taxes and insurance	\$6,995.61	\$6,473.71	\$3,559.11	\$6,522.85	÷	12	=	\$543.58
Escrow shortage	\$0.00	\$0.00	\$44.23	\$0.00				
Total escrow	\$6,995.61	\$6,473.71	\$3,603.34	\$6,522.85				\$543.58

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance June, 2019		\$1,096.66	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment [*]	+	\$708.72	
Minimum balance for the escrow account [†]	-	\$1,087.16	(Calculated as: \$543.58 X 2 months)
Escrow overage	=	\$718.22	

^{*}This adjustment of \$708.72, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

[†]The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add up the total of the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

Important messages

Part 3 - Escrow account projections

Escrow account projections from July, 2018 to June, 2019

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Jun 2018			Starting balance	\$1,096.55	\$1,087.05
Jul 2018	\$543.58	\$0.00		\$1,640.13	\$1,630.63
Aug 2018	\$543.58	\$0.00		\$2,183.71	\$2,174.21
Sep 2018	\$543.58	\$0.00		\$2,727.29	\$2,717.79
Oct 2018	\$543.58	\$0.00		\$3,270.87	\$3,261.37
Nov 2018	\$543.58	\$0.00		\$3,814.45	\$3,804.95
Dec 2018	\$543.58	\$0.00		\$4,358.03	\$4,348.53
Jan 2019	\$543.58	\$2,610.99	HAMILTON COUNTY (W)	\$2,290.62	\$2,281.12
Feb 2019	\$543.58	\$0.00		\$2,834.20	\$2,824.70
Mar 2019	\$543.58	\$997.26	ALLSTATE EDI ONLY	\$2,380.52	\$2,371.02
Apr 2019	\$543.58	\$0.00		\$2,924.10	\$2,914.60
May 2019	\$543.58	\$0.00		\$3,467.68	\$3,458.18
Jun 2019	\$543.58	\$2,914.60	HAMILTON COUNTY (W)	\$1,096.66	\$1,087.16
Totals	\$6,522.96	\$6,522.85			

Part 4 - Escrow account history

Escrow account activity from July, 2017 to June, 2018

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Jul 2017							Starting Balance	\$454.26	\$1,178.56	-\$724.30
Jul 2017	\$593.00	\$589.31	\$3.69	\$0.00	\$0.00	\$0.00		\$1,047.26	\$1,767.87	-\$720.61
Aug 2017	\$593.00	\$589.31	\$3.69	\$0.00	\$0.00	\$0.00		\$1,640.26	\$2,357.18	-\$716.92
Sep 2017	\$593.00	\$589.31	\$3.69	\$0.00	\$0.00	\$0.00		\$2,233.26	\$2,946.49	-\$713.23
Oct 2017	\$593.00	\$589.31	\$3.69	\$0.00	\$0.00	\$0.00		\$2,826.26	\$3,535.80	-\$709.54
Nov 2017	\$593.00	\$589.31	\$3.69	\$0.00	\$0.00	\$0.00		\$3,419.26	\$4,125.11	-\$705.85
Dec 2017	\$593.00	\$589.31	\$3.69	\$0.00	\$0.00	\$0.00		\$4,012.26	\$4,714.42	-\$702.16
Jan 2018	\$593.00	\$589.31	\$3.69	\$2,610.99	\$3,031.19	-\$420.20	HAMILTON COUNTY (W)	\$1,994.27	\$2,272.54	-\$278.27
Feb 2018	\$593.00	\$589.31	\$3.69	\$948.12	\$0.00	\$948.12	ALLSTATE EDI ONLY	\$1,639.15	\$2,861.85	-\$1,222.70
Mar 2018	\$593.00	\$589.31	\$3.69	\$0.00	\$1,097.22	-\$1,097.22	ALLSTATE EDI ONLY	\$2,232.15	\$2,353.94	-\$121.79
Apr 2018	\$593.00	\$589.31	\$3.69	\$0.00	\$0.00	\$0.00		\$2,825.15	\$2,943.25	-\$118.10
May 2018 (estimate)	\$593.00	\$589.31	\$3.69	\$0.00	\$0.00	\$0.00		\$3,418.15	\$3,532.56	-\$114.41
Jun 2018 (estimate)	\$593.00	\$589.31	\$3.69	\$2,914.60	\$2,943.25	-\$28.65	HAMILTON COUNTY (W)	\$1,096.55	\$1,178.62	-\$82.07
Totals	\$7,116.00	\$7,071.72	\$44.28	\$6,473.71	\$7,071.66	-\$597.95				



